

Patents

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Chapman, et al.

Express Mail
Label No. EL602994779US

FILED: May 10, 2001

FOR: SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER
OF CHANGES MADE TO A CREDIT REPORT

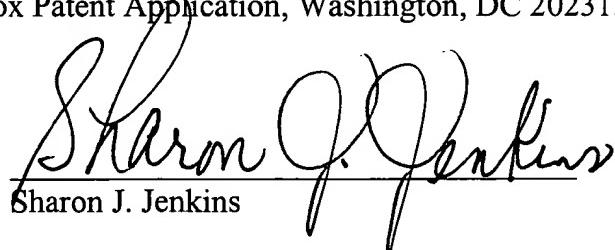
Attorney Docket No. E1001-251209

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CERTIFICATE OF MAILING (37 CFR 1.10)

Sir:

I hereby certify that this Utility Patent Application is being deposited with the United States Postal Service on the date shown below in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR 1.10, Mailing Label Number EL602994779US addressed to Commissioner for Patents, Box Patent Application, Washington, DC 20231.


Sharon J. Jenkins

Date: May 10, 2001

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Approved for use through 10/31/2002. OMB 0651-0032
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))

Attorney Docket No. E1001-251209

First Inventor Chapman, et al.

Title SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT REPORT

Express Mail Label No. EL602994779US

APPLICATION ELEMENTS		ADDRESS TO:	
See MPEP chapter 600 concerning utility patent application contents.			
1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17) <i>(Submit an original and a duplicate for fee processing)</i>		7. <input type="checkbox"/> CD-ROM or CD-R in duplicate, large table or Computer Program (<i>Appendix</i>)	
2. <input type="checkbox"/> Applicant claims small entity status. <i>See 37 CFR 1.27.</i>		8. Nucleotide and/or Amino Acid Sequence Submission <i>(if applicable, all necessary)</i>	
3. <input checked="" type="checkbox"/> Specification [Total Pages 36] <i>(preferred arrangement set forth below)</i> <ul style="list-style-type: none"> - Descriptive title of the Invention - Cross References to Related Applications - Statement Regarding Fed sponsored R & D - Reference to sequence listing, a table, or a computer program listing appendix - Background of the Invention - Brief Summary of the Invention - Brief Description of the Drawings (<i>if filed</i>) - Detailed Description - Claim(s) - Abstract of the Disclosure 		a. <input type="checkbox"/> Computer Readable Form (CRF) b. Specification Sequence Listing on: <ul style="list-style-type: none"> i. <input type="checkbox"/> CD-ROM or CD-R (2 copies); or ii. <input type="checkbox"/> paper c. <input type="checkbox"/> Statements verifying identity of above copies	
ACCOMPANYING APPLICATIONS PARTS			
9. <input type="checkbox"/> Assignment Papers (cover sheet & document(s)) 10. <input type="checkbox"/> 37 C.F.R. §3.73(b) Statement <input type="checkbox"/> Power of Attorney <i>(when there is an assignee)</i>			
11. <input type="checkbox"/> English Translation Document (<i>if applicable</i>) 12. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations			
13. <input type="checkbox"/> Preliminary Amendment 14. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) <i>(Should be specifically itemized)</i> 15. <input type="checkbox"/> Certified Copy of Priority Document(s) <i>(if foreign priority is claimed)</i> 16. <input checked="" type="checkbox"/> Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent. 17. <input checked="" type="checkbox"/> Other: <u>Certificate of Express Mail #EL602994779US</u>			

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation Divisional Continuation-in-part (CIP)

of prior application No: _____ / _____

Prior application information: Examiner _____

Group / Art Unit: _____

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

17. CORRESPONDENCE ADDRESS

<input checked="" type="checkbox"/> Customer Number or Bar Code Label <small>(Insert Customer No. or Attach bar code label here)</small>		<input type="checkbox"/> Correspondence address below				
Name	John S. Pratt, Esq.					 23370 <small>PATENT TRADEMARK OFFICE</small>
	Kilpatrick Stockton LLP					
Address	1100 Peachtree Street					
	Suite 2800					
City	Atlanta	State	GA	Zip Code	30309-4530	
Country	USA	Telephone	404.815.6500	Fax	404.815.6555	
Name (Print/Type)		Li K. Wang, Esq.		Registration No. (Attorney/Agent)		
Signature				Date May 10, 2001		

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark

REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)		First Named Inventor	Chapman, et al.
		Title	SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT REPORT
		Atty Docket Number	E1001-251209

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

May 10, 2001

Date



Signature

Li K. Wang, Reg. No. 44,393

Typed or Printed

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

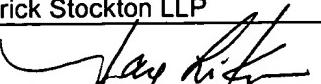
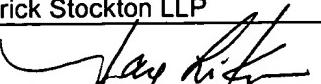
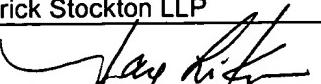
If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

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FEE TRANSMITTAL for FY 2001				Complete if Known																																																																																																																																																																																																			
<p><i>Patent fees are subject to annual revision</i> <i>Small Entity payments must be supported by a small entity</i> <i>statement, otherwise, large entity fees must be paid.</i> <i>See 37 C.F.R. §§ 1.27 and 1.28</i></p>				<table border="1"> <tr><td>Application Number</td><td>NEW</td></tr> <tr><td>Filing Date</td><td>May 10, 2001</td></tr> <tr><td>First Named Inventor</td><td>Chapman, Tom et al.</td></tr> <tr><td>Group / Art Unit</td><td>Unknown</td></tr> <tr><td>Examiner Name</td><td>Unknown</td></tr> <tr><td>Attorney Docket Number</td><td>E1001-251209</td></tr> </table>				Application Number	NEW	Filing Date	May 10, 2001	First Named Inventor	Chapman, Tom et al.	Group / Art Unit	Unknown	Examiner Name	Unknown	Attorney Docket Number	E1001-251209																																																																																																																																																																																				
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<p><input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:</p> <table border="1"> <tr><td>Deposit Account Number</td><td>11-0855</td></tr> <tr><td>Deposit Account Name</td><td>KILPATRICK STOCKTON LLP</td></tr> </table> <p><input checked="" type="checkbox"/> Charge any Additional Fee Required Under 37 CFR. 1.16 and 1.17</p> <p><input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27</p>				Deposit Account Number	11-0855	Deposit Account Name	KILPATRICK STOCKTON LLP	<p>3. ADDITIONAL FEES</p> <table border="1"> <thead> <tr> <th>Large Entity Code</th> <th>Small Entity Code</th> <th>Fee (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>105</td><td>205</td><td>65</td><td>Surcharge - late filing fee or oath</td><td></td></tr> <tr><td>127</td><td>227</td><td>25</td><td>Surcharge - late provisional filing fee or cover sheet</td><td></td></tr> <tr><td>139</td><td>139</td><td>130</td><td>Non-English Specification</td><td></td></tr> <tr><td>147</td><td>147</td><td>2,520</td><td>For filing a request for ex parte reexamination</td><td></td></tr> <tr><td>112</td><td>920*</td><td>920*</td><td>Requesting publication of SIR prior to Examiner action</td><td></td></tr> <tr><td>113</td><td>1,840</td><td>113</td><td>1,840 Requesting publication of SIR after Examiner action</td><td></td></tr> <tr><td>115</td><td>215</td><td>55</td><td>Extension for reply within first month</td><td></td></tr> <tr><td>116</td><td>216</td><td>195</td><td>Extension for reply within second Month</td><td></td></tr> <tr><td>117</td><td>217</td><td>445</td><td>Extension for reply within third month</td><td></td></tr> <tr><td>118</td><td>218</td><td>695</td><td>Extension for reply within fourth month</td><td></td></tr> <tr><td>128</td><td>228</td><td>945</td><td>Extension for reply within fifth month</td><td></td></tr> <tr><td>119</td><td>219</td><td>155</td><td>Notice of appeal</td><td></td></tr> <tr><td>120</td><td>220</td><td>155</td><td>Filing a brief in support of an appeal</td><td></td></tr> <tr><td>121</td><td>221</td><td>135</td><td>Request for oral hearing</td><td></td></tr> <tr><td>138</td><td>138</td><td>1,510</td><td>Petition to institute a public use proceeding</td><td></td></tr> <tr><td>140</td><td>240</td><td>55</td><td>Petition to revive - unavoidable</td><td></td></tr> <tr><td>141</td><td>241</td><td>620</td><td>Petition to revive - unintentional</td><td></td></tr> <tr><td>142</td><td>242</td><td>620</td><td>Utility issue fee (or reissue)</td><td></td></tr> <tr><td>143</td><td>243</td><td>220</td><td>Design issue fee</td><td></td></tr> <tr><td>144</td><td>244</td><td>300</td><td>Plant issue fee</td><td></td></tr> <tr><td>122</td><td>122</td><td>130</td><td>Petitions to the Commissioner</td><td></td></tr> <tr><td>123</td><td>123</td><td>50</td><td>Petitions related to provisional Applications</td><td></td></tr> <tr><td>126</td><td>126</td><td>240</td><td>Submission of Information Disclosure Statement</td><td></td></tr> <tr><td>581</td><td>581</td><td>40</td><td>Recording each patent assignment per property (times number of properties)</td><td></td></tr> <tr><td>146</td><td>246</td><td>355</td><td>Filing a submission after final rejection (37 CFR 1.129(a))</td><td></td></tr> <tr><td>149</td><td>249</td><td>355</td><td>For each additional invention to be examined (37 CFR 1.129(b))</td><td></td></tr> <tr><td>179</td><td>279</td><td>345</td><td>Request for Continued Examination (RCE)</td><td></td></tr> <tr><td colspan="4">Other fee (specify) _____</td><td></td></tr> <tr><td colspan="4">Other fee (specify) _____</td><td></td></tr> <tr> <td colspan="4">*Reduced by Basic Filing Fee Paid</td> <td style="text-align: right;">SUBTOTAL (3)</td> <td style="text-align: right;">(\$)0</td> </tr> <tr> <td colspan="4">SUBMITTED BY</td> <td colspan="4" style="text-align: center;">Complete (if applicable)</td> </tr> <tr> <td colspan="2">Typed or printed Name</td> <td colspan="3">Li K. Wang Kilpatrick Stockton LLP</td> <td>Reg. No. (Attorney/Agent)</td> <td colspan="2">44,393</td> </tr> <tr> <td colspan="2">Signature</td> <td colspan="3">  </td> <td>Customer No. 23370</td> <td>Telephone</td> <td>(404) 532-6955</td> </tr> <tr> <td colspan="2"></td> <td colspan="3"></td> <td>Date</td> <td colspan="2">May 10, 2001</td> </tr> </tbody></table>				Large Entity Code	Small Entity Code	Fee (\$)	Fee Description	Fee Paid	105	205	65	Surcharge - late filing fee or oath		127	227	25	Surcharge - late provisional filing fee or cover sheet		139	139	130	Non-English Specification		147	147	2,520	For filing a request for ex parte reexamination		112	920*	920*	Requesting publication of SIR prior to Examiner action		113	1,840	113	1,840 Requesting publication of SIR after Examiner action		115	215	55	Extension for reply within first month		116	216	195	Extension for reply within second Month		117	217	445	Extension for reply within third month		118	218	695	Extension for reply within fourth month		128	228	945	Extension for reply within fifth month		119	219	155	Notice of appeal		120	220	155	Filing a brief in support of an appeal		121	221	135	Request for oral hearing		138	138	1,510	Petition to institute a public use proceeding		140	240	55	Petition to revive - unavoidable		141	241	620	Petition to revive - unintentional		142	242	620	Utility issue fee (or reissue)		143	243	220	Design issue fee		144	244	300	Plant issue fee		122	122	130	Petitions to the Commissioner		123	123	50	Petitions related to provisional Applications		126	126	240	Submission of Information Disclosure Statement		581	581	40	Recording each patent assignment per property (times number of properties)		146	246	355	Filing a submission after final rejection (37 CFR 1.129(a))		149	249	355	For each additional invention to be examined (37 CFR 1.129(b))		179	279	345	Request for Continued Examination (RCE)		Other fee (specify) _____					Other fee (specify) _____					*Reduced by Basic Filing Fee Paid				SUBTOTAL (3)	(\$) 0	SUBMITTED BY				Complete (if applicable)				Typed or printed Name		Li K. 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